

Fill in this information to identify the case:

Debtor 1 Marcello R Mottola  
Debtor 2 Stefanie I Mottola  
(Spouse, if filing)  
United States Bankruptcy Court for the: Western District of Washington (Seattle)  
Case number 12-15646

**Official Form 410S1**

# Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of Creditor:** Wells Fargo Financial Washington 1, Inc.

**Court claim no. (if known):** 3

**Last 4 digits** of any number you use to identify  
the debtor's account: 9013

**Date of payment change:**

Must be at least 21 days after date of this notice

07/29/2017

**New total payment:**

Principal, interest, and escrow, if any

\$2,531.87

**Uniform Claim Identifier:** WFCUSC1215646WAW54002994

## Part 1: Escrow Account Payment Adjustment

**1. Will there be a change in the debtor's escrow account payment?**

- ☒ No
- ☐ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.  
Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \_\_\_\_\_

New escrow payment: \_\_\_\_\_

## Part 2: Mortgage Payment Adjustment

**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☐ No
- ☒ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.  
If a notice is not attached, explain why:

Current interest rate: 4.75%

New interest rate: 5.25%

Current principal and interest payment: \$1,562.72

New principal and interest payment: \$1,616.60

## Part 3: Other Payment Change

**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \_\_\_\_\_

New mortgage payment: \_\_\_\_\_

Debtor 1 Marcello R Mottola Case number (if known) 12-15646  
First Name Middle Name Last Name

The CM/ECF system imposes certain constraints, including limits on the number of characters that may be entered into certain fields, when filing a proof of claim. As a result of these constraints and limitations, the creditor name that appears on the bankruptcy court's claims register (and any supplemental proof of claim) may differ from the creditor name that appears on the actual proof of claim form.


**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Emily Marchino Date 06/07/2017  
Signature

Print: Emily Marchino Title VP Loan Documentation of Wells Fargo Bank N.A.,  
First Name Middle Name Last Name as Servicing Agent for Wells Fargo Financial

Company Wells Fargo Bank, N.A. Specific Contact Information:  
Address MAC N9286-01Y P: 800-274-7025  
1000 Blue Gentian Road E: NoticeOfPaymentChangeInquiries@wellsfargo.com  
Eagan, MN 55121-7700

# UNITED STATES BANKRUPTCY COURT

Western District of Washington (Seattle)

Chapter 13 No. 12-15646

Judge: Timothy W. Dore

In re:

Marcello R Mottola and Stefanie I Mottola

Debtor(s).

## CERTIFICATE OF SERVICE

I hereby certify that on or before June 08, 2017, I served a copy of this Notice and all attachments upon each of the entities named below by the court's notice of electronic filing or by placing a copy thereof in an envelope, in the United States Mail with first class mail postage prepaid, addressed to each of them as follows:

Debtor: By U.S. Postal Service First Class Mail Postage Prepaid:

Marcello R Mottola  
Stefanie I Mottola  
24212 139th Ave SE  
Kent, WA 98042

Debtor's Attorney: By U.S. Postal Service First Class Mail Postage Prepaid:

Mark C McClure  
Law Office of Mark McClure PS  
1103 W Meeker St Ste 101  
Kent, WA 98032

Trustee: By U.S. Postal Service First Class Mail Postage Prepaid:

K Michael Fitzgerald  
600 University St ;2200  
Seattle, WA 98101

/s/ Alicia Fisher

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4 S Technologies, LLC  
(as authorized agent for Wells Fargo Bank, N.A.)



WELLS FARGO HOME MORTGAGE  
RETURN MAIL OPERATIONS  
PO BOX 14472  
DES MOINES, IA 50306

STEFANIE I MOTTOLA  
MARCELLO R MOTTOLA  
24212 139TH AVE SE  
KENT, WA 98042

#### Account Information

Telephone: (866)-234-8271  
Fax: (866) 278-1179  
Correspondence: PO Box 10335  
Des Moines, IA 50306  
  
Hours of Operation: Mon - Fri, 6 a.m. - 10 p.m. CT  
Sat, 8 a.m. - 2 p.m., CT  
  
Loan Number: [REDACTED]  
Property Address: 24212 139TH AVE SE  
KENT WA 98042

May 17, 2017

#### Changes to Your Mortgage Interest Rate and Payments on July 29, 2017

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a six month period during which your interest rate stayed the same. That period ends on 6/29/2017, so on that date your interest rate changes. After that, your interest rate may change every six months for the rest of your loan term.

	Current Interest Rate And Monthly Payment	New Interest Rate And Monthly Payment
Interest Rate	4.75000%	5.25000%
Principal and Interest	\$1,562.72	\$1,616.60
Escrow	-none-	\$915.27
Total Monthly Payment	\$1,562.72	\$2,531.87 (Due July 29, 2017)

**Interest Rate:** We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin". We round the result of this addition to the nearest one eighth of one percentage point (0.12500%). Under your loan agreement, your index rate is 4.00000% and your margin is 1.20000%. Your "Prime Rate; The Last Business Day Of The Month" index is published monthly by the Wall Street Journal.

**Interest Rate Limits:** Your Interest rate cannot go higher than 13.20000% during the life of the loan. Your interest rate cannot go lower than 3.50000% during the life of the loan. Your interest rate can increase on this Change Date by no more than 1.00000%. Your interest rate can decrease on this Change Date by no more than 1.00000%.

**Account Information**

Loan Number: [REDACTED]  
Property Address: 24212 139TH AVE SE  
KENT WA 98042

**Changes to Your Mortgage Interest Rate and Payments on July 29, 2017.**

**New Interest Rate and Payment:** The table above shows your new interest rate and new monthly payment. Your new payment is based on the "Prime Rate; The Last Business Day Of The Month" index, your margin, a projected loan balance of \$225,592.02, and a remaining loan term of 216 months. Your current loan balance may be greater than the amount projected in this notice. Refer to your billing statement for your outstanding unpaid loan balance.

**Prepayment Penalty:** None.

If you have questions or concerns about your upcoming change, please call us at the number listed in the account information box.

Sincerely,

Carolyn Romo  
Vice President  
Wells Fargo Home Mortgage